

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of the Office of Financial and Insurance Services**

**In the matter of:**

**Tonia L. Jenkins**

**Enforcement Case No. 05-3852**

**Respondent**  
\_\_\_\_\_ /

*Issued and entered  
on this 4th day of November, 2005  
by Linda A. Watters  
Commissioner*

**CONSENT ORDER AND STIPULATION**

**A. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

1. At all pertinent times, Tonia L. Jenkins ("Respondent") was a licensed nonresident producer authorized to transact the business of insurance in this state.
2. As a licensed resident producer, Respondent knew or had reason to know that Section 1205 of the Michigan Insurance Code requires a person applying for a resident insurance producer license to file with the Commissioner an uniform application and declare under penalty of refusal, suspension, or revocation of the license that the statements made in the application are true, correct, and complete to the best of the individual's knowledge and belief.
3. Respondent further knew or had reason to that Section 1239 of the Michigan Insurance Code allows the Commissioner to place on probation, suspend, or revoke an insurance producer's license or levy a civil fine under Section 1244 for any of the following causes:
  - (a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application.
  - (b) Obtaining or attempting to obtain a license through misrepresentation or fraud.
  - (c) Having been convicted of a felony.

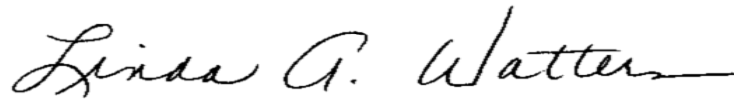
**COUNT I**

4. On August 2 2001, Respondent filed Form INS-220 Michigan application for a resident insurance producer license with the Office of Financial and Insurance Services (“OFIS”.)
5. Question S-9 on the application, asks: “Have you ever been convicted of a misdemeanor (other than minor traffic violations) or a felony?”
6. Respondent answered “No” to Question S-9.
7. Respondent knew the correct answer to Question S-9 was “Yes.”
8. On August 22, 2000, Respondent was convicted of mail fraud by United States District Judge Nancy G. Edmunds of the United States District Court, Eastern District of Michigan and was and sentenced accordingly.
9. Respondent violated Section 1205 of the Michigan Insurance Code by answering “No to Question S-9 and then signing and submitting the application to OFIS.
10. Respondent violated Section 1239(1)(a) of the Michigan Insurance Code by providing incorrect and materially untrue information on her August 2, 2001 license application.
11. Respondent violated Section 1239(1)(c) of the Michigan Insurance Code by obtaining a resident insurance producer license through misrepresentation and fraud.
12. Respondent violated Section 1239(1)(f) of the Michigan Insurance Code due to her felony conviction.
13. Respondent is subject to licensing sanctions and/or civil fines under Section 1244 of the Michigan Insurance Code.

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is **ORDERED** that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 1205, and 1239(1)(a), (c), and (f) of the Michigan Insurance Code.
2. Respondent's license(s) and authority are hereby revoked.

A handwritten signature in black ink, reading "Linda A. Watters", with a long horizontal flourish extending to the right.

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Linda A. Watters  
Commissioner